

In re:
Lavonia Jenkins
Debtor

Case No. 21-12494-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Oct 04, 2021

User: admin
Form ID: 3091

Page 1 of 2
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2021:

Recip ID	Recipient Name and Address
db	+ Lavonia Jenkins, 7923 Bayard St., Philadelphia, PA 19150-1305
tr	+ KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
14635487	+ Consumer Portfolio Svc, 19500 Jamboree Rd, Irvine, CA 92612-2437
14635488	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
14635490	+ Hillcrest Davidson & A, 715 N Glenville Dr Ste 4, Richardson, TX 75081-2879
14635494	+ PGW, 800 W. Montgomery Ave, Philadelphia, PA 19122-2806
14635493	+ PGW, PO Box 11700, Newark, NJ 07101-4700
14635496	+ Sierra Auto, 5005 Lbj Fwy, Dallas, TX 75244-6145
14635497	+ United Auto, 3990 Westerley Place, Newport Beach, CA 92660-2310
14636981	+ United Auto Credit Corporation, PO Box 163049, Fort Worth, TX 76161-3049
14637133	+ United Auto Credit Corporation, PO Box 845736, Los Angeles CA 90084-5736
14635499	Verizon Wireless, National Recovery Operations, Minneapolis, MN 55426

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bky@margolisedelstein.com	Oct 04 2021 23:32:00	GEORGETTE MILLER, Margolis Edelstein, The Curtis Center, 170 S. Independence Mall W, Suite 400, Philadelphia, PA 19106
smg	Email/Text: megan.harper@phila.gov	Oct 04 2021 23:32:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Oct 05 2021 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 04 2021 23:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 04 2021 23:32:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Oct 04 2021 23:32:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14635489	+ EDI: PHINHARRIS	Oct 05 2021 03:38:00	Harris & Harris Ltd, 111 West Jackson Boulevard, Chicago, IL 60604-4135
14639841	Email/PDF: resurgentbknofications@resurgent.com	Oct 04 2021 23:41:09	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14639572	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 04 2021 23:41:11	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14635492	+ Email/Text: bankruptcygroup@peco-energy.com	Oct 04 2021 23:32:00	PECO, PO BOX 37629, Philadelphia, PA 19101-0629

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14635491	+ Email/Text: blegal@phfa.org	Oct 04 2021 23:32:00	Pa Housing Finance Age, 2101 N Front St, Harrisburg, PA 17110-1086
14635495	+ Email/Text: joey@rmscollect.com	Oct 04 2021 23:32:00	Rec Mgm Sys, 1807 Huguenot Road, Midlothian, VA 23113-5604
14635498	+ EDI: VERIZONCOMB.COM	Oct 05 2021 03:38:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
14635500	+ Email/Text: megan.harper@phila.gov	Oct 04 2021 23:32:00	Water Revenue Bureau, 1401 JFK Boulevard, Philadelphia, PA 19102-1663

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2021 at the address(es) listed below:

Name	Email Address
GEORGETTE MILLER	on behalf of Debtor Lavonia Jenkins Miller.GeorgetteR50524@notify.bestcase.com;mlee@margolisedelstein.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 6

Information to identify the case:			
Debtor 1:	<u>Lavonia Jenkins</u>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	21-12494-elf		
	Social Security number or ITIN:	xxx-xx-5678	
	EIN:	--_-----	
	Social Security number or ITIN:	-----	
	EIN:	--_-----	
	Date case filed for chapter:	13	9/11/21

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lavonia Jenkins	
2. All other names used in the last 8 years		
3. Address	7923 Bayard St. Philadelphia, PA 19150	
4. Debtor's attorney Name and address	GEORGETTE MILLER Margolis Edelstein The Curtis Center 170 S. Independence Mall W Suite 400 Philadelphia, PA 19106	Contact phone 856 -323-1100 Email: bky@margolisedelstein.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street - Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 10/4/21

For more information, see page 2

The Mtg of Creditors will be conducted, via telephonic conference. All interested parties shall contact the Trustee, for connection details

Filing deadline: 1/2/22

Filing deadline: 11/22/21

Filing deadline: 3/10/22

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

11/23/21 at 10:00 AM , Location: Courtroom #1, 900 Market Street, Philadelphia, PA 19107

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.